

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

35714 U.S. PTO
10/034812
12/28/01

In Re the Application of:)

PURCELL, JR.)

Serial No.: Not Yet Assigned)

Filed: Herewith)

For: "METHOD AND APPARATUS FOR
OPTIMIZING INVESTMENT
PORTFOLIO PLANS FOR LONG-
TERM FINANCIAL PLANS AND
GOALS"

INFORMATION DISCLOSURE
STATEMENT

EXPRESS MAIL:

ET 786 55904505

#2

S. G. H. J.
2/21/02

Commissioner of Patents

Washington, D.C. 20231

Dear Sir:

Pursuant to Applicant's duty of disclosure under 37 CFR § 1.56 and 37 CFR §§ 1.97-1.98, Applicant hereby provides a copy of each of the documents identified on the enclosed PTO Form 1449, although Applicant does not admit that any of such documents, alone or in any combination, are considered to be material to patentability as defined in 37 CFR § 1.56(b). Moreover, the inclusion of these documents is not to be construed as an admission by Applicant that each such document is prior art as to the above-identified patent application.

Respectfully submitted,

By: _____

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Boulder, Colorado 80305
303/494-0399

Date: December 12, 2001

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /C.G./

1 Field of Search . . . 705/36

2 **References Cited**

3 **U.S. PATENT DOCUMENTS**

4 5,884,287 3/1999 Edeess.....705/36

5 6,021,397 2/2000 Jones et al.....705/36

6 **OTHER PUBLICATIONS**

7 Rubinstein, Mark, "Chronological Annotated Bibliography (in progress)" of technical publications
8 in investment theory, December, 2001

9 Mayo, Herbert B., Investments, 6th Edition, Dryden/Harcourt, 2000, used at College for

10 Financial Planning, Chapter 7 and excerpt from Chapter 8.

11 SunGard Expert Solutions (formerly Frontier Analytics), AllocationMaster software product for
12 financial planning advisors, Product Tour on web at www.frontieranalytics.com, December 2001.

13

FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)	DOCKET NO.	SERIAL NO. Not Yet Assigned
	APPLICANT PURCELL, JR.	
	FILING DATE December 28, 2001	GROUP ART

 12/28/01
 11/03/872
 3561892271

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS	FILING DATE IF APPROF
	1	5,684,287	3/1999	Edesees	705	38	
	2	6,021,397	2/2000	Jones et al.	705	38	

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB CLASS	TRANSLATION	
							YES	NO

OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.)

	3	Mayo, Herbert B., Investments, 8th Edition, Dryden/Harcourt, 2000, used at College for Financial Planning, Chapter 7 and excerpt from Chapter 8
	4	Rubinsten, Mark, "Chronological Annotated Bibliography (in progress)" of technical publications in investment theory, December 2001
	5	SunGard Expert Solutions (formerly Frontier Analytics), AllocationMaster software product for financial planning advisors, product Tour on web at www.frontieranalytics.com , December 2001

EXAMINER	/Clement Graham/	DATE CONSIDERED	04/14/2008
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			